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UNIVERSAL HEALTH CARE
FOUNDATION OF CONNECTICUT

**Testimony in Support of
Senate Bill 206: An Act Authorizing Pregnancy as a Qualifying Event
for Special Enrollment Periods for Certain Individuals
Universal Health Care Foundation of Connecticut
February 27, 2018**

Universal Health Care Foundation of Connecticut appreciates the opportunity to submit testimony to the Insurance and Real Estate Committee in support of Senate Bill 206: An Act Authorizing Pregnancy as a Qualifying Event for Special Enrollment Periods for Certain Individuals.

Currently, Connecticut residents have the opportunity to enroll in marketplace coverage during open enrollment, or if there is a qualifying life event, such as marriage, divorce, loss of other coverage, or the birth of a child. It seems common sense, then, to allow pregnancy as a qualifying event for special enrollment, especially since the birth of that child would trigger a special enrollment period under current rules.

Adding pregnancy to the list of qualifying life events that trigger a special enrollment period allows mothers to access prenatal care, critical to ensuring the health of mother and baby. Prenatal coverage makes sense and can save money by identifying and preventing complications at birth, as well as ensuring a healthy start for the child.

We would like to point out a marked change from last year's bill on the subject – last year, women could use a special enrollment period to enroll any time after their pregnancy began. This year's bill, SB 206, only allows for special enrollment due to pregnancy for thirty days after the commencement of pregnancy. This is unrealistic, as some women may not realize they are pregnant in that short of a window. We propose extending the window for special enrollment to at least sixty days after the commencement of pregnancy.

There are concerns that adding pregnancy as a qualifying life event for special enrollment goes counter to the principles of insurance. And while we understand those principles – that insurance is meant to be purchased prior to the need for it – there is always room for exception, especially if the exception is ensuring the birth of healthy babies.

The Connecticut Department of Public Health, in the Healthy CT 2020 State Health Improvement Plan, identifies Maternal, Infant and Child Health as one of the seven focus areas of the plan¹. One of the objectives is to “increase by 10% the proportion of pregnant women who receive prenatal care during the first trimester of pregnancy...[and] who receive adequate prenatal care.” Other objectives include

¹ See page 13 (page 21 of the PDF document) of the Healthy CT 2020 State Health Improvement Plan at: http://www.ct.gov/dph/lib/dph/state_health_planning/sha-ship/hct2020/hct2020_state_hlth_impv_032514.pdf

reducing premature birth, low birth weight, and infant mortality. Making pregnancy a qualifying event for special enrollment supports these statewide objectives.

In December 2015, Governor Cuomo of New York signed legislation making pregnancy a qualifying life event. This made New York the first state in the country to do so. While states with federally facilitated exchanges do not have the authority to add qualifying life events, states that have state-based exchanges, like Connecticut and New York, have the opportunity to ensure access to prenatal care for all women. If we have the opportunity to do this, then we should ensure that women and their children have access to coverage for prenatal care.

Universal Health Care Foundation of Connecticut's mission is to serve as a catalyst that engages residents and communities in shaping a democratic health system that provides universal access to quality, affordable health care and promotes health in Connecticut. We believe that health care is a fundamental right and that our work is part of a broader movement for social and economic justice.

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